

EXHIBIT A

CIVIL COURT OF THE CITY OF NEW YORK
 County of New York,
 Small Claims Part 45
 111 Centre Street
 New York, New York, 10013-4310



Index No: 498. SCNY 2018 1

March 7, 2018 (1:27pm)

To all named Defendants:

PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY C/O CT CORP SYSTEM
 111 8TH AVENUE
 NEW YORK CITY, NY, 10011-

498. SCNY 2018 1 10-Apr-2018

TAKE NOTICE that HUNTER SEVERINI, , 261 HUDSON ST. APT 9P, NEW YORK CITY, NY 10013-; asks judgment in this Court against you for \$1000.00 together with costs upon the following claim(s): ACTION TO RECOVER MONIES ARISING OUT OF VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT.

Additional detail (if any):

There will be a Hearing before the Court on this claim on: 10-Apr-2018 at 6:10 PM in the Small Claims Part 45, Room 353 at the New York County Civil Court located at : 111 Centre Street, New York, New York, 10013-4310

You MUST appear and present your defense and any counterclaim you may desire to assert at the Hearing at the time and place above set forth (a corporation must be represented by an attorney or any authorized officer, director or employee). IF YOU DO NOT APPEAR IN PERSON OR BY AN ATTORNEY, JUDGMENT WILL BE ENTERED AGAINST YOU BY DEFAULT EVEN THOUGH YOU MAY HAVE A VALID DEFENSE. If your defense or counterclaim, if any, is supported by witnesses, account books, receipts or other documents, you must produce them at the Hearing. The Clerk, if requested, will issue subpoenas for witnesses, without charge. However, there may be a fee to serve the subpoena.

NOTE: If you desire a jury trial, you must, before the day upon which you have been notified to appear, file with the Clerk of the Court a written demand for a trial by jury. You must also pay to the Clerk a jury fee of \$70 and file an undertaking in the sum of \$50 or deposit such sum in cash to secure the payment of any costs that may be awarded against you. You will also be required to make an affidavit specifying the issues of fact which you desire to have tried by a jury and stating that such trial is desired and demanded in good faith. Under the law, the Court may award up to \$25, as additional costs to the Claimant if a jury trial is demanded by you and a decision is rendered against you.

If you wish to present a counterclaim against the Claimant, you must do so by filing with the Clerk of the Court a statement containing such counterclaim within five days of receiving this Notice of Claim. At the time of such filing you must pay the Clerk a filing fee of \$5 plus the cost of postage to send your counterclaim by first class mail to the Claimant. If you fail to file a counterclaim within this five-day period, you retain the right to file the counterclaim until the time of the Hearing, but the Claimant may request and obtain an adjournment of the Hearing to a later date. If you admit the claim, but desire time to pay, you must appear personally on the day set for the Hearing and state to the Court your reasons for desiring time to pay.

Please read the additional information on the back of this notice.

Dated: March 7, 2018

Carol Alt, Chief Clerk

REQUEST FOR ADJOURNMENT:

Proceedings are normally scheduled in the evening unless special circumstances warrant that the clerk schedule the case for a daytime hearing. If the hearing is scheduled for the evening and this time would cause an unreasonable hardship for you, you or your representative should appear at the scheduled time and request that the action be re-scheduled for a daytime hearing. Only a judge can grant an adjournment. The clerk cannot grant any change in the scheduled date or time.

If this action is a commercial claim and is scheduled for a hearing during daytime hours, you may within fourteen (14) days of receipt of this Notice of Claim, contact the clerk to request a change of the hearing to the evening calendar.

CIV-SC 55 (Rev. 8-11)

NOTICE OF CLAIM AND SUMMONS TO APPEAR

This is the start of a lawsuit. It should not be ignored. Your default may have serious consequences.

If you are being sued as a result of a consumer transaction, you should have received a letter from the claimant demanding payment before you received this notice of claim. If you did not get such a letter, notify the Court at the time of your hearing.

BEFORE THE HEARING

If this case involves damage to an automobile or other property covered by insurance, you might want to notify your insurance company of this hearing. The insurance companies will often assign an attorney representative to be present at the hearing at no cost to you if they are made aware of this case by the policy holder.

PROOF OF CLAIM.

If you rely on estimates for the future cost of repair, service or replacement, two different written itemized and signed estimates of the costs to be incurred are required. If possible, merchandise that is in dispute should be brought to court. Photographs may be an acceptable alternative in certain circumstances.

If your side of the case is supported by testimony of a witness, that party must be in court with you at the time and place indicated on this notice. You may have to pay an expert witness for his or her time. If a witness is unwilling to provide you with required evidence or to appear voluntarily, you may request the clerk to issue a subpoena for records and/or a subpoena to testify, to compel someone to produce the records or to actually appear and testify. Such subpoenas are issued by the court without fee, but you will be required to pay a fee to the person on whom the subpoena is served. Your request for such subpoena must be made to the clerk before the scheduled date of the hearing.

SETTLEMENT:

If you admit the claim:

a) and you are able to work out a settlement with the claimant, a written agreement (Stipulation of Settlement) should be filed with the court. This may be done on or before the date set for the hearing. The document provided to the Court must include the index number of your case.

b) but desire more time to pay and the claimant is not willing to accept your plan for payment, you must appear personally on the date set for the hearing, tell the Court that you desire time to pay, and provide your reason(s) for desiring time to pay. At that time, with the aid of the Court, you may be able to reach agreement with the claimant and enter into a written Stipulation of Settlement.

If neither side appears in court on the date scheduled for the hearing, the case will be marked dismissed, no appearance either side.

RESULT OF NON-APPEARANCE (DEFAULT):

If you, the defendant, fail to appear for a trial, an Inquest may be held. At the Inquest, the claimant must prove his/her case to the satisfaction of the Arbitrator even though the defendant is not present. Almost all Inquests will result in a judgment in favor of the claimant. If the claimant (the person who is suing) fails to appear, the case will generally be dismissed.

If a default judgment is entered against you and you do not pay it, the claimant may have the marshal or sheriff seize certain of your property and sell it to satisfy the judgment, or, if you work, have a portion of your salary turned over to the claimant until the judgment is paid. The claimant also may obtain a restraining order blocking access to your bank account.

THIRD-PARTY CLAIMS

If you believe that a third party bears full or partial responsibility for the claim, you may be able to bring that party into the lawsuit as a Third-Party Defendant. Contact the clerk promptly for information about filing a third-party action.

RESULTS OF THIS ACTION:

If a judgment is rendered against you, the law gives the claimant certain rights to collect the judgment:

*If you do not pay the judgment within thirty (30) days, the marshal or sheriff may execute against your property. This means that the marshal or sheriff can seize certain of your property and sell it to satisfy the judgment. The claimant can compel you to come into court and be examined under oath as to your property, bank account, and other assets, and may obtain a restraining order tying up your bank account.

*If you work, the marshal or sheriff may take a portion of your salary and turn it over to the claimant until the judgment is paid.

*If the claim was based on your ownership or operation of a motor vehicle, your drivers license and/or vehicle registration may be suspended. *If you are licensed by any city or state agency, a complaint may be filed against you for non-payment of the judgment, and your license may be revoked or suspended.

Whenever a judgment has been rendered against a person, partnership, firm or corporation in other than its true legal name and that judgment has remained unpaid for thirty-five (35) days after the judgment debtor has received a copy of the judgment, the judgment creditor shall be entitled to commence an action for the sum of the original judgment plus costs, reasonable attorney fees, and one hundred dollars (\$100.00).

The information in the box below contains information specific to the court where your case will be heard

JUDGES, ARBITRATORS AND MEDIATION :

The judge can only try a limited number of cases at each court session. Most trials are held before arbitrators who are volunteer attorneys with at five years of experience and thoroughly knowledgeable in the law. The decision of the judge is subject to appeal. No appeal of an arbitrator's decision is permitted because there is no official court transcript of hearings held before arbitrators.

Mediation is also available. For more information please contact Andrew Lewis at 646-386-5727 or mediationcivil@courts.state.ny.us

DEFENDANTS WHO ARE CORPORATIONS OR VOLUNTARY ASSOCIATIONS:

Corporation defendants may appear by an attorney or by any authorized officer, director, or employee of the corporation. See CPLR 321 and CCA 1809 (2) and 1809-A(d). Voluntary associations must appear by attorney.

INSTRUCTIONS FOR ANSWERING THE CALENDAR CALL:

If you are ready for trial and you are willing to have your case heard by an arbitrator, answer: your name, ready.

If you wish to request a postponement, or to change the amount, or to add a counterclaim, answer: your name, application.

If you are ready for trial, but you are not willing to have your case heard by an arbitrator and you are requesting that the case be heard by the Judge, answer: your name, ready by the court.

If you request that your case be heard by the court, it is quite possible that you will have to return for trial on another date.

CIVIL COURT OF THE CITY OF NEW YORK

Case 1:18-cv-02775-ER Document 1-1 Filed 03/29/18 Page 4 of 4

CERTIFIED MAIL

FIRST CLASS

633315



7136 2984 2750 0633 3159



U.S. POSTAGE >> PITNEY BOWES



ZIP 10013
02 4W

\$ 005.42⁰

0000346906 MAR. 08. 2018

1001135201 CO:7
ELECTRONIC RETURN RECEIPT REQUESTED

